

**Information to identify the case:**

Debtor 1	Eric J. Mrozek	Social Security number or ITIN	xxx-xx-4638
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	-----
	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20328-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eric J. Mrozek

5/24/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Eric J. Mrozek

Debtor

Case No. 23-20328-CMB

Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin

Page 1 of 3

Date Rcvd: May 24, 2023

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2023:**

Recip ID	Recipient Name and Address
db	+ Eric J. Mrozek, 11 East Gaskill Ave., Jeannette, PA 15644-3347
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15571494	Allegheny Health Network, Klingensmith Inc., PO Box 71248, Charlotte, NC 28272-1248
15571501	+ Robyn-Shere Martin, 267 Hannah Drive, Irwin, PA 15642-1217
15571504	+ Westmoreland County Clerk of Courts, 2 N. Main Street, Suite 203, Greensburg, PA 15601-2405

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	May 25 2023 04:17:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	May 25 2023 04:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 25 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 25 2023 04:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 25 2023 00:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 25 2023 04:17:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	May 25 2023 04:17:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15571496	+ EDI: GMACFS.COM	May 25 2023 04:17:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15571495	+ EDI: GMACFS.COM	May 25 2023 04:17:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
15571498	+ Email/Text: cashiering-administrationservices@flagstar.com	May 25 2023 00:30:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15571497	+ Email/Text: cashiering-administrationservices@flagstar.com	May 25 2023 00:30:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: May 24, 2023

Form ID: 318

Total Noticed: 18

15571500	+ EDI: AGFINANCE.COM	May 25 2023 04:17:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15571499	+ EDI: AGFINANCE.COM	May 25 2023 04:17:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15571635	+ EDI: RMSC.COM	May 25 2023 04:17:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15571503	+ EDI: RMSC.COM	May 25 2023 04:17:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15571502	+ EDI: RMSC.COM	May 25 2023 04:17:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, N.A.
aty	*P++	LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270, address filed with court; Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK N.A. bnicholas@kmllawgroup.com
Kenneth Steidl	on behalf of Debtor Eric J. Mrozek julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: May 24, 2023

Form ID: 318

Total Noticed: 18

TOTAL: 5